


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PATENT  
Attorney Docket No.: 16222U-016100US  
Client Ref. No.: P-00888

TOWNSEND and TOWNSEND and CREW LLP

By:  \_\_\_\_\_  
Andrea S. Beck

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

DAVIS, Steve

Application No.: 10/705,212

Filed: November 6, 2003

For: CENTRALIZED ELECTRONIC  
COMMERCE CARD TRANSACTIONS

Customer No.: 66945

Confirmation No. 2931

Examiner: Jalatee Worjloh

Technology Center/Art Unit: 3621

AMENDMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed May 2, 2008 on the above-referenced application, please enter the following amendments and remarks.